

FIG. 1

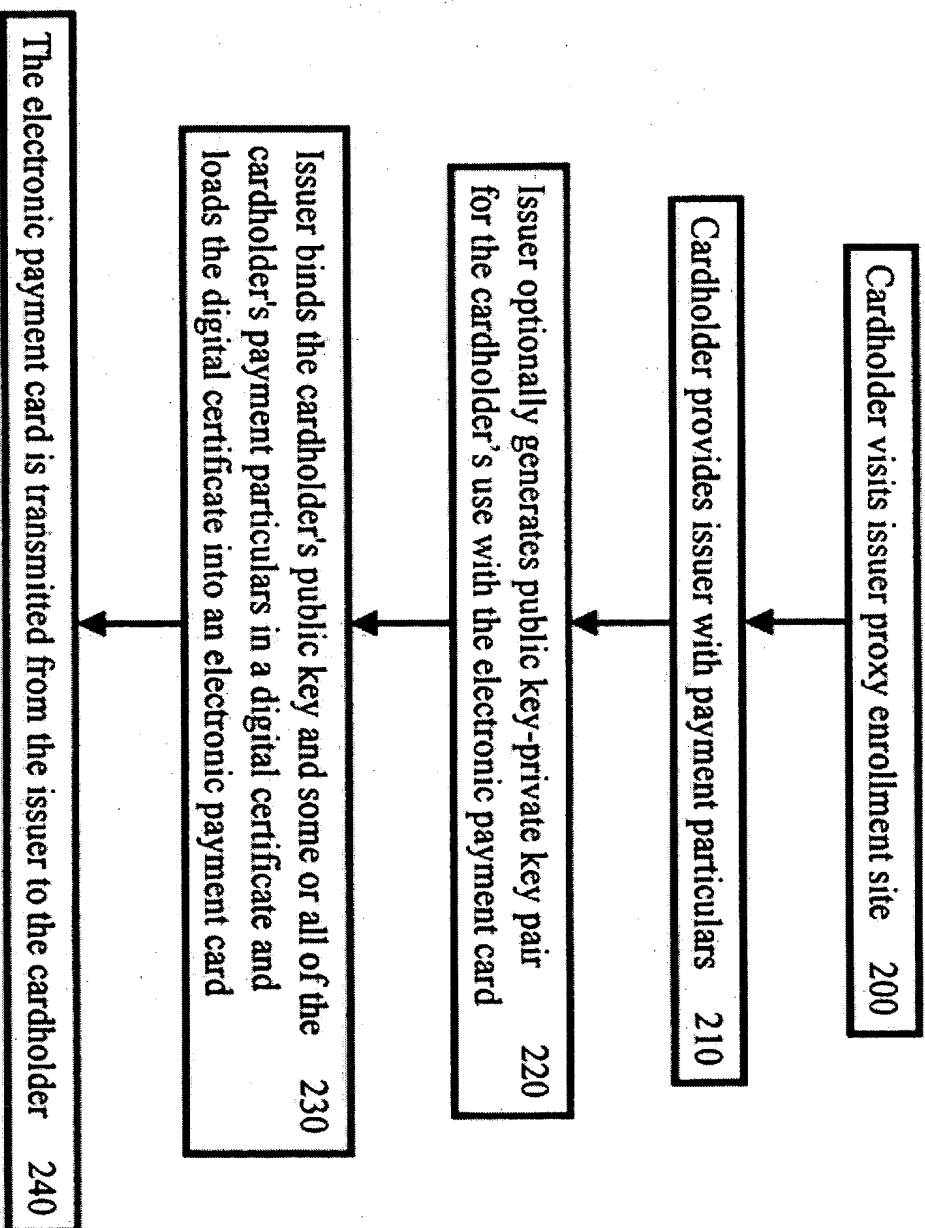


FIG. 2



Electronic payment card (optionally access code protected) :

Cardholder's  
private key  
(optionally  
access code  
protected)

Some or all of cardholder's  
payment particulars  
(e.g., PIN, conventional payment  
card number, etc.)

Cardholder's digital certificate,  
portions of which are  
encrypted with a domain key,  
comprising:

- Cardholder's public key
- Some or all of cardholder's  
payment particulars  
(e.g., PIN, conventional payment  
card number, etc.)

FIG. 2A



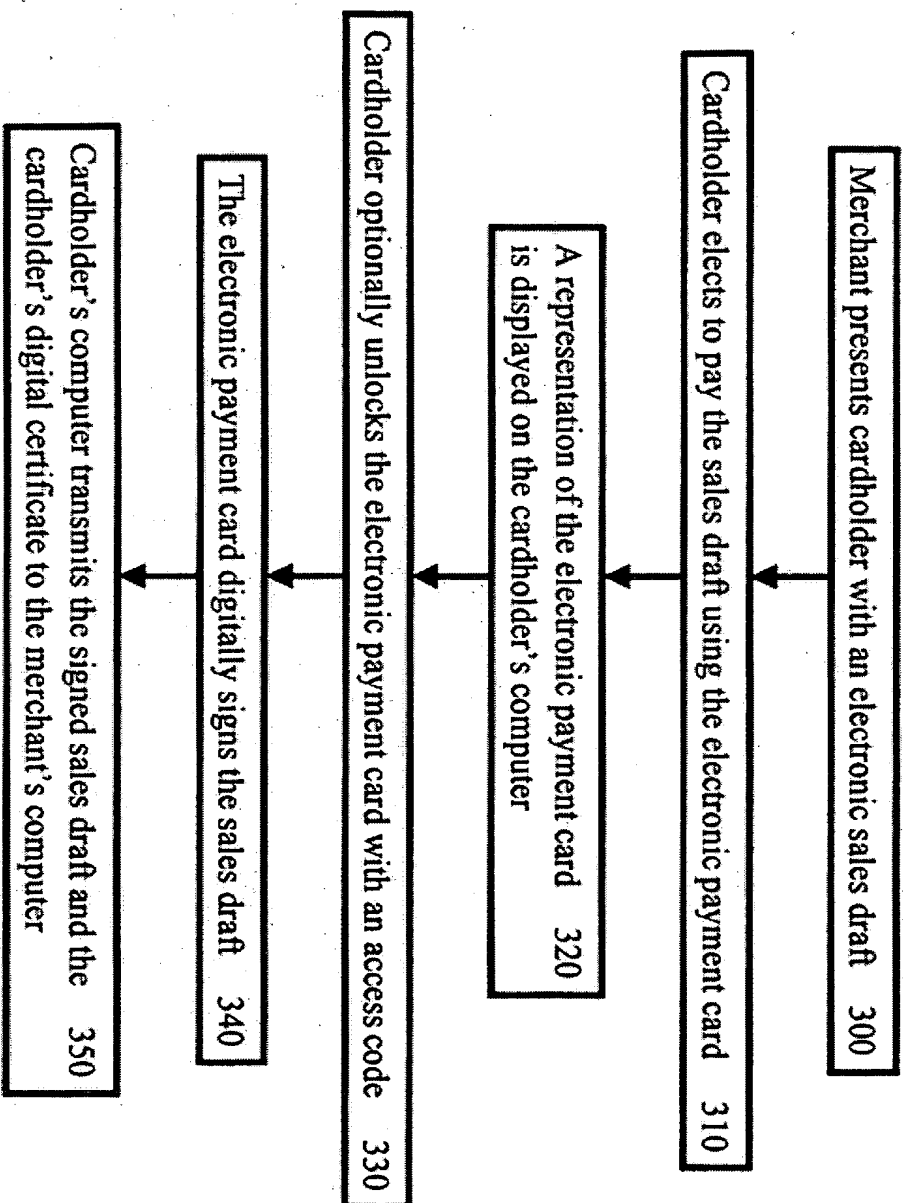


FIG. 3



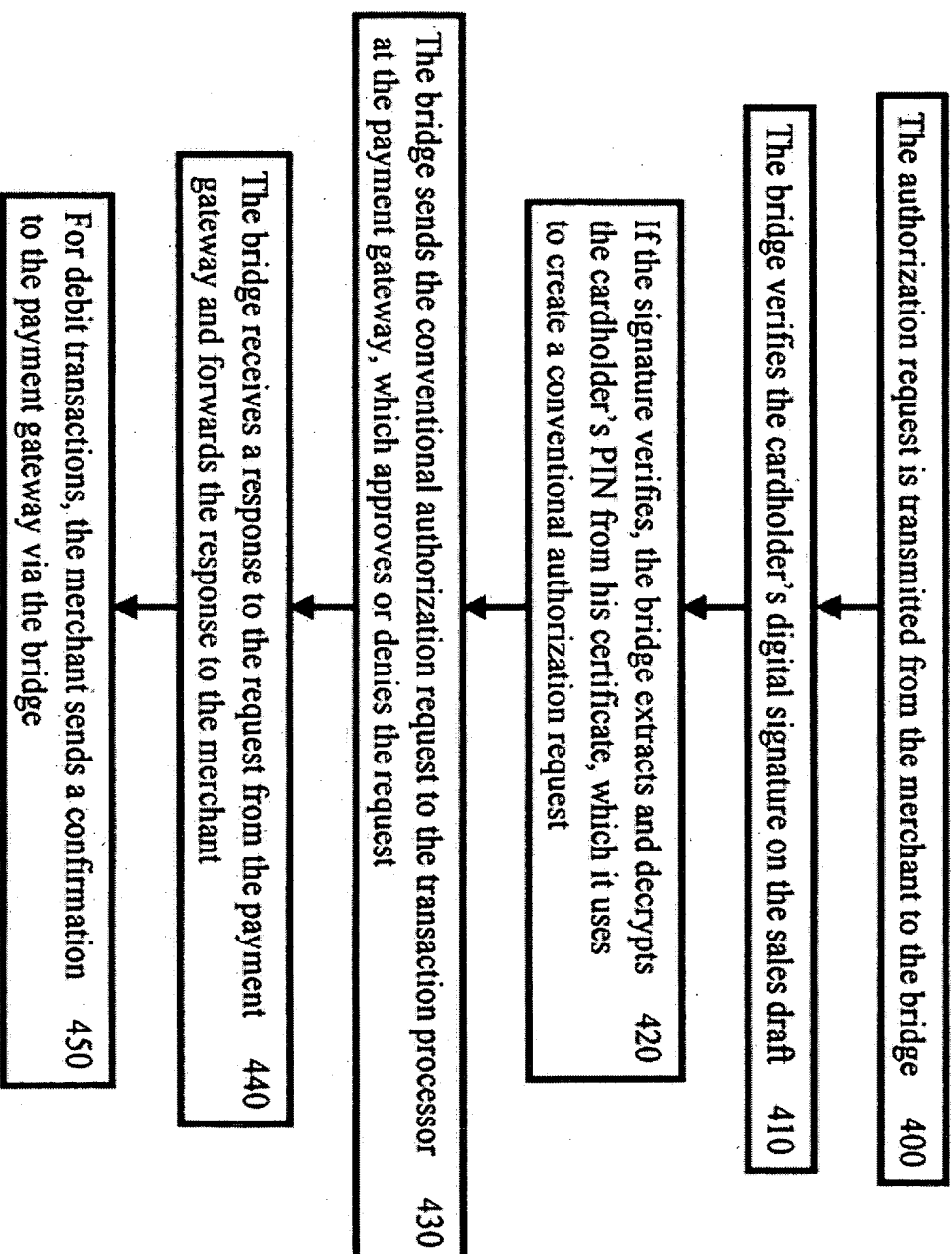


FIG. 4

